

STATE OF MISSISSIPPI

COUNTY OF DESOTO

11/16/07 8:29:03  
BK 572 PG 730  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK  
Dolores Smitherman

BFB 20060158

**SUBSTITUTED TRUSTEES DEED**

WHEREAS, on April 28, 2006, Dolores Smitherman executed a Deed of Trust to West Tennessee Title Insurance Agency, Trustee for the benefit of Eagle Mortgage & Funding Corporation, which Deed of Trust is filed for record in Book 2,465 at Page 266 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates by instrument dated April 28, 2006 and recorded in Book 2,797 at Page 183 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated August 15, 2007, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,797 at Page 185 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates to foreclose under the terms of said Deed of Trust, I did on November 6, 2007, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 292, Section C, Twin Lakes Subdivision, in Section 6, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 41-43, in the Chancery Clerk's Office of DeSoto County, Mississippi, to

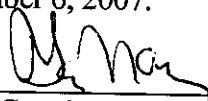
which plat reference is hereby made for a more particular description of said property.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TIMES, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on October 16, 23 and 30, 2007, (a certified copy of which is attached hereto), and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates bid for said property in the amount of \$73,470.00, which being the highest and best bid, the same was then and there struck off to HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates and it was declared the purchaser thereof.

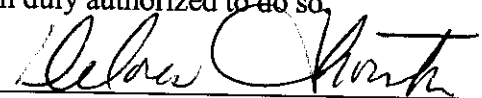
NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on November 6, 2007.

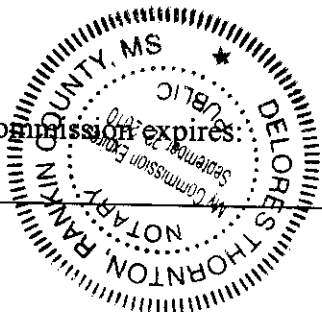
  
J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI  
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on November 6, 2007, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

  
Notary Public

My commission expires:



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
601-981-9299  
S&M #07-5125

GRANTEE'S ADDRESS:

HSBC Bank USA, N.A.  
C/o Ocwen Loan Servicing, LLC  
12650 Ingenuity Dr.  
Orlando, FL 32826  
561-682-8000

PREPARED BY:

J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
1910 Lakeland Drive, Suite B  
Jackson, MS 39216  
(601) 981-9299

INDEX: Lot 292, Section C, Twin Lakes Subdivision, in S6, T2S, R6W, DeSoto Co/MS

# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**Diane Smith** personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on April 28, 2006, DeSoto Substitution assigned a certain deed of trust to West Tennessee Title Insurance Agency, Trustee for the benefit of Eagle Mortgage & Funding Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,485 at Page 266; and WHEREAS, said Deed of Trust was subsequently assigned to HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates, by instrument dated April 28, 2006 and recorded in Book 2,787 at Page 183 of the aforesaid Chancery Clerk's office; and WHEREAS, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates, has heretofore substituted J. Gary Massey as Trustee by instrument dated August 15, 2007 and recorded in the aforesaid Chancery Clerk's Office in Book 2,787 at Page 185; and WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due the mortgage in accordance with the terms of said deed of trust, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the same due thereunder, together with attorney's fees, trustees fees and expenses of sale.

Volume No. 112 on the 16 day of Oct., 2007  
Volume No. 112 on the 23 day of Oct., 2007  
Volume No. 112 on the 30 day of Oct., 2007  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2007  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2007  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2007

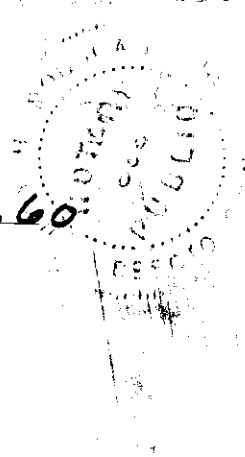
*Diane Smith*

Sworn to and subscribed before me, this 30 day of Oct., 2007

BY *Judy H. Donagoo*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 503 words @ .12 \$ 60.36  
B. 2 subsequent insertions of 1006 words @ .10 \$ 100.60  
C. Making proof of publication and deposing to same \$ 3.00  
TOTAL PUBLISHER'S FEE: \$ 163.96



I, J. Gary Massey, Substituted Trustee, do hereby certify that the foregoing is a true and correct copy of the notice of sale as published in the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Volume No. 112 on the 16 day of Oct., 2007  
Volume No. 112 on the 23 day of Oct., 2007  
Volume No. 112 on the 30 day of Oct., 2007

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 10th day of October, 2007.

J. Gary Massey  
SUBSTITUTED TRUSTEE  
Shapiro & Massey, L.L.P.  
1910 Lakeside Drive, Suite B  
Jackson, MS 39216  
(601) 981-9289  
5764 Chestnut Drive  
Horn Lake, MS 38937  
07-512846  
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